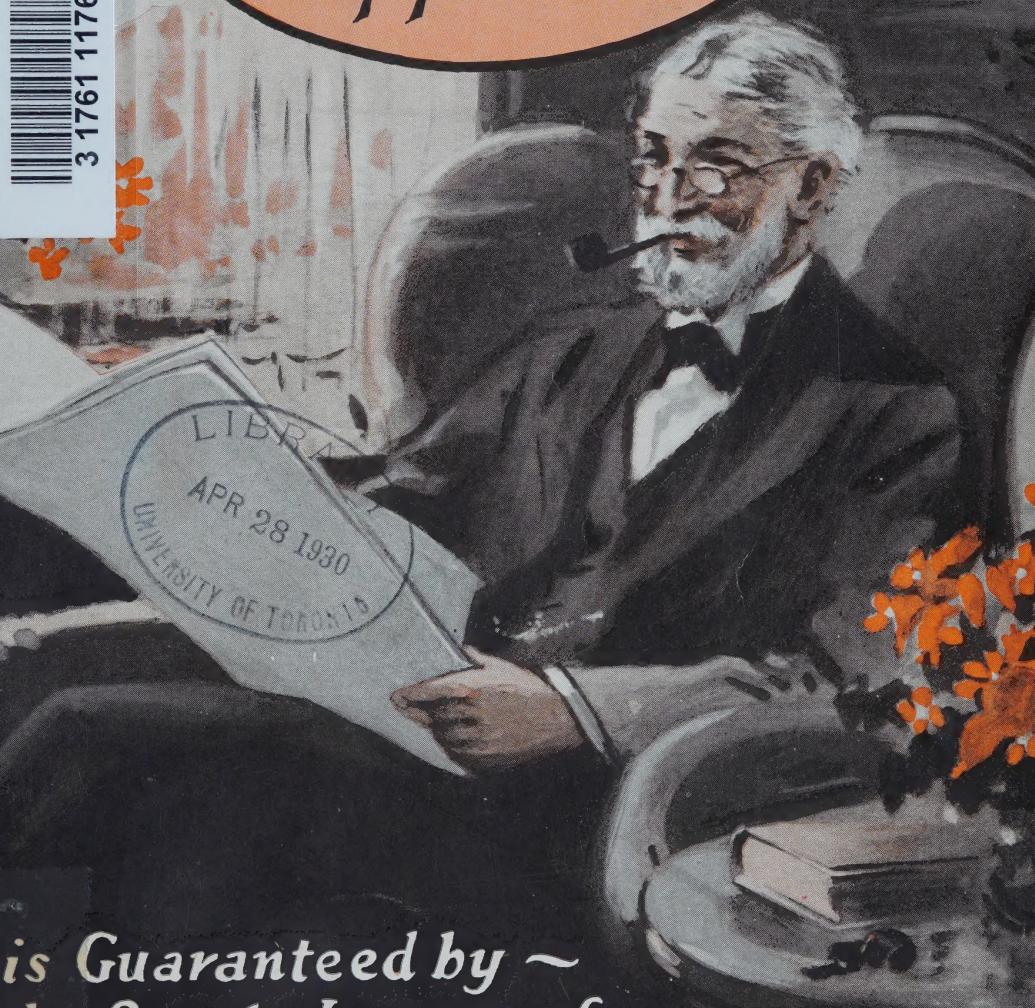


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An Old Age of Comfort and Happiness



is Guaranteed by ~
the Steady Income of
**CANADIAN GOVERNMENT
ANNUITIES**

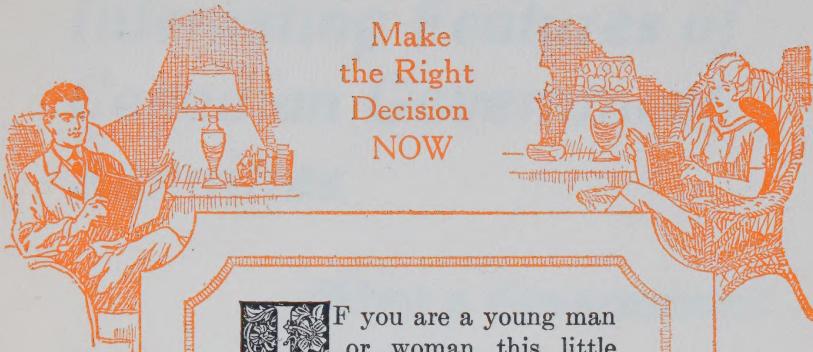


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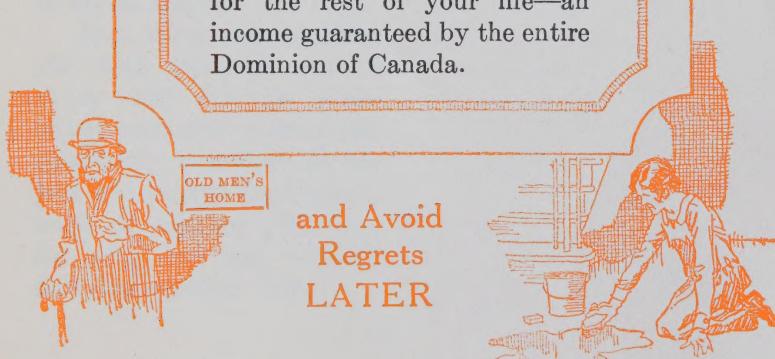
Make
the Right
Decision
NOW



HF you are a young man or woman this little booklet carries to you a wonderful opportunity to secure comfort and independence in your old age. Read every word of it. Bear in mind that if you would have an old age free from want or dependence, you must save and invest *wisely* in your youth.

If you are an older man or woman with limited capital and your earning days are over, this booklet carries a message of comfort and cheer. It tells how you can invest your capital in a way which will give you a safe, steady and dependable income for the rest of your life—an income guaranteed by the entire Dominion of Canada.

and Avoid
Regrets
LATER



Interesting Features of Canadian Government Annuities

What a Government Annuity is

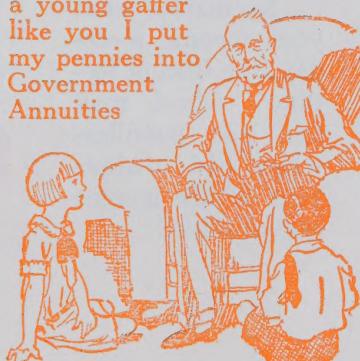


CANADIAN GOVERNMENT ANNUITY is a fixed yearly income paid to you by the GOVERNMENT of Canada. You can buy these Annuities in the same way as you would deposit your money in a Savings Account, during the productive years of your life. Payment of the Annuity ordinarily commences when your earning powers have departed because of old age—and continues as long as you live. This assures you a safe and profitable investment of your earnings while you are young, with the certainty of a definite liveable income when your working days are over.

If you are young, sixty-five may seem too far away to think about.

But, when you consider the fact that 46 out of every 100 average Canadian men and women are absolutely penniless at 65, you will realize the importance of making provision for your old age without delaying another day.

And when I was
a young gaffer
like you I put
my pennies into
Government
Annuities



Pile up an
Income for
your old age



Perhaps you may say, "I have no one dependent upon me, why should I bother?" But think again. *Before many years there will be an old person dependent upon you. That will be yourself.* Hadn't you better start now, to think about that old person?

HN offering you now the benefits which Canadian Government Annuities provide, the Government does so with one purpose in mind—that of making it possible for all within the borders of Canada to spend their old age in comfort and ease—a fitting and well-earned reward of an industrious life.

No one wants to be dependent on friends, relatives, government or other charities. It is to give you security and sense of pride and independence that the Annuities Act was passed.

No matter what your income is today, the turn of fortune's wheel may find you penniless when old, unless your future income is guaranteed.



Right on time
Every three months

CANADIAN GOVERNMENT ANNUITIES

There is no better way to guarantee your future than by obtaining a Canadian Government Annuity—which is backed by the entire Dominion of Canada.

If, while you have health and strength, you will put a small portion of your earnings into a Canadian Government Annuity, you will face the future with assurance and feel no hardship in doing so, and your later years will be free from the humiliation and privation that come with poverty in old age.



Yes! I certainly
am going to
provide for
my old age

Through Canadian Government Annuities, the Government of Canada with all its vast resources, guarantees you a life income when your working days are over—an income upon which you can absolutely depend.

An exceptionally low rate is charged by the Government for its Annuities because the Dominion of Canada provides every cost for the maintenance of the Annuity Service. This is the Government's gift to you. *Every cent* you put toward your Annuity provides for your old age.

Canadian Government Annuities are the finest investment for your old age you could possibly select. Following are a number of different Annuity



The odd pennies
make the annuities
grow

DEFERRED ANNUITIES EXPLAINED

Plans. Read them over, select the one which appeals to you most and then visit your Postmaster—or write direct to the Annuities Branch at Ottawa, and you will have explained to you the plan of savings in detail, its cost, conveniences and any other facts or information that you desire.

Annuities are divided into two classes—

- (1) Deferred Annuities
- (2) Immediate Annuities

 If you are still earning your own living and do not think of retiring for a good many years, a DEFERRED ANNUITY is the class of Annuity you should decide to purchase.

There are four different plans upon which you may purchase a Deferred Annuity, each having features that will commend it to you.

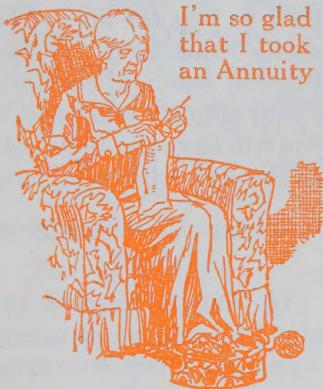
PLAN A

The first is called PLAN "A". More people buy under this Annuity Plan than any other. It offers to you and your family a two-fold protection. If the unforeseen happens and you die before the Annuity commences, all the money you have paid in will be paid back to your family, plus four per cent compound interest. If you reach the age at which your Annuity begins—and it is quite probable that you will—you will receive whatever amount your



DEFERRED ANNUITIES EXPLAINED

Annuity Contract calls for every year for the rest of your life, no matter how long it may be. Payments cease with the last instalment prior to your death.



PLAN B

The second Deferred Annuity Plan is called PLAN "B". By this plan you are offered the largest Annuity for the least money. This plan is only suitable for persons having no dependents; the reason being that, should you die before the Annuity

begins, no money will be returned. If, however, you live to the age when the Annuity matures, you will receive a permanent income for the rest of your life—in the form of a cheque from the Government every three months.

GUARANTEED DEFERRED ANNUITY

The third plan is called a GUARANTEED DEFERRED ANNUITY and it is exactly like Plan "A"—but with still another advantage. As in Plan "A" all the money you have paid in will be paid back to your heirs, with 4 per cent compound interest added, if you should die *before* the Annuity begins. Under this plan, however, if



DEFERRED ANNUITIES EXPLAINED

death occurs *after* the Annuity period commences, the Annuity will continue to be paid to your family or heirs for a fixed period—10, 15 or 20 years—which-ever you desire. If you live beyond the Guarantee Period, the Annuity will be paid to you for life. The advantages of this plan are easily recognized. If you live to a ripe old age you will live in ease and comfort. If you should pass away before your annuity takes effect, or shortly after it has started, you will have the assurance that your family will not suffer through a financial loss.



Give them a
life-time of
happiness

DEFERRED LAST SURVIVOR ANNUITY

The fourth Deferred Annuity Plan has a long name, DEFERRED LAST SURVIVOR ANNUITY, but it is very easy to understand. Under this Plan two people—generally husband and wife—take out an Annuity with conditions similar to any of the three plans mentioned above—Plan A, Plan B,

or Guaranteed Annuity. The Annuity is paid as long as both live—and the full amount to the survivor as long as he or she lives.

This is a plan that is gaining in favour. By this method a man may make provision for himself and wife as long as either lives. Under Plan "A," and the Guaranteed Plan, if he should die before the annuity commences the amount of his accumulated premiums may be converted into an immediate annuity on the life of the wife. If they have children these will be old enough by the time the annuity commences to provide

for themselves so that the annuity is a protection against poverty to the man and wife as long as they live.

Deferred Annuities may be purchased by a lump sum payment in advance, or by small monthly, quarterly, half-yearly or yearly payments. Payments may be made at any Postal Money Order Office and the Postmaster will supply a pass book for the purpose. There is no forfeiture if payments are not kept up; they may be made later, or, if not, the amount of annuity to be received will be adjusted accordingly.

The Annuity may mature at any age, but the longer it is deferred the less it will cost. Usually Deferred Annuities are sold to begin at age 55, 60 or 65.

Immediate Annuities Explained

IHE second class—IMMEDIATE ANNUITIES—is of particular interest to older people who find it necessary to retire and to receive an income commencing at once. This form of Annuity is very popular with those who have passed the working age and who have some money saved up to invest in a security they can depend upon.

Through buying an immediate annuity your money will be safely invested and returned in quarterly payments to you commencing three months after the purchase date, and



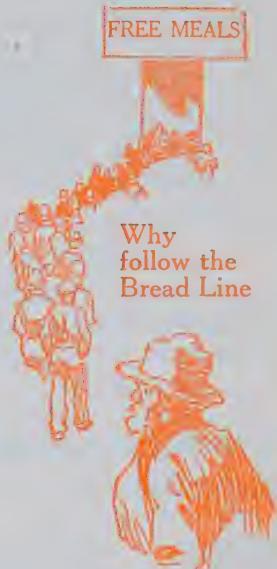
An old age of
Contentment
-- He has an
immediate
Annuity

IMMEDIATE ANNUITIES EXPLAINED

continuing as long as you live, thus assuring you a definite adequate income for life, free from the worries and cares that unfortunately prey upon the majority of old people.

ORDINARY LIFE PLAN

The first plan of Immediate Annuities is called the **ORDINARY LIFE PLAN** and is the cheapest annuity you can buy. All the money you have to pay for the annuity is paid in one lump sum. Your annuity commences three months from this date and you receive an income cheque quarterly, the annuity terminating with the last payment before your death. For a slightly larger cash payment the annuity will be paid monthly instead of quarterly.



GUARANTEED ANNUITY

The **GUARANTEED ANNUITY** is the second plan. Like all immediate annuities it is purchased by a cash payment and commences three months from the purchase date, but in this plan you are guaranteed payment of your annuity for a definite number of years—ten,



Old, improvident
and no Annuity to
make his declining
years easy

IMMEDIATE ANNUITIES EXPLAINED

	AGE 35	AGE 45	AGE 55	AGE 65
DEAD	8	16	27	44
WELL TO DO	20	4	4	5
LIVING ON EARNINGS	66	65	46	5
UN-SELF-SUPPORTING	6	15	23	46

THIS DIAGRAM SHOWS WHAT HAPPENS TO AN AVERAGE HUNDRED CANADIANS STARTING OUT IN LIFE AT 25

POOR WHEN OLD THE FUTURE OF EVERY SECOND PERSON YOU MEET

fifteen or twenty. If your death occurs before payments for the full number of years guaranteed have been received, the remaining payments will be continued to your estate. If you live longer than the guaranteed period, the annuity will be continued just the same—as long as you live.

IMMEDIATE LAST SURVIVOR ANNUITY

The third Immediate Annuity Plan is called the IMMEDIATE LAST SURVIVOR ANNUITY. This plan is purchased by two people—generally man and wife. The purchase price is paid in one sum and the annuity is payable every three months after the purchase date as long as they both live—and if one annuitant dies the full amount of the annuity will be paid to the survivor as long as he or she lives.

The purchase money may be remitted by accepted cheque or bank draft. It should be drawn to the “order of the Receiver General” but should be sent to the Superintendent of Annuities to be accounted for in the regular way—or payment may be made at any Postal Money Order Office.

The advantages of Canadian Government Annuities

**A Canadian Government Annuity
is the safest Investment you can
make.**

**The security of the whole Dominion
is behind your purchase.**

**It is free from Dominion Govern-
ment taxation.**

It is payable for life.

It is not transferable.

It cannot be lost or stolen.

It cannot be forfeited.

**It cannot be seized or levied upon
by any law or court.**

No medical examination is required.

**Everyone from 5 years to 85 is
eligible to purchase an annuity.**

CANADIAN GOVERNMENT ANNUITIES



It takes only a few minutes to get the information today

-- It will mean hours and years of comfort in your tomorrows

YOU do not have to die to win the fruits of your savings. You enjoy the result of your own thrift while living. You get the benefit of every cent you invest.

The entire cost and expenses of management are borne by the Government.

If the contract is lost or stolen, another will be issued to you free of cost.

The income you will earn through an investment in Canadian Government Annuities will be larger than could be obtained from an investment of the same amount in any other way as provision for old age.

When your earning days are over, the Annuity cheque will come along every three months — a steady, dependable income as long as you live.

You, either man or woman, can buy any sized Annuity from \$10 to \$5,000.

All rates are calculated at your age last birthday.



Will this be you when you are old

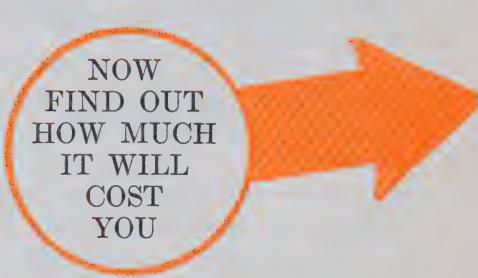
CANADIAN GOVERNMENT ANNUITIES

The amount of an Annuity may be increased at any time. Proof of age must be furnished before the date fixed for the annuity to begin.

The sooner you start to pay for an Annuity the lower will be the cost.

The names of persons purchasing Annuities are not published and all information as to age, etc., is regarded as confidential.

Letters on departmental business do not require any postage.



NOW
FIND OUT
HOW MUCH
IT WILL
COST
YOU



To find out the cost of the kind of Annuity you desire, send us the information indicated on the form on the following page.

*To the Superintendent of Annuities,
Annuities Branch, Department of Labour,
Ottawa, Ont.*

Date.....

I should like to receive information as to the cost of an Annuity of
\$.....to begin when I reach age.....; or how much
annuity will I receive if I pay in.....per.....

Date of birth.....

Name.....

Address.....

Post Office.....

If you are married, and are interested in a Last Survivor Annuity,
give (wife's) or (husband's) date of birth.....

PRINTED BY
F. A. ACLAND, KING'S PRINTER
OTTAWA, CANADA

Published by Authority of
THE HONOURABLE PETER HEENAN
Minister of Labour
OTTAWA
1930